

Information to identify the case:Debtor 1 **Travis Ryan Wines**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7020**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Eastern District of Michigan**Case number: **20-30033-jda****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Travis Ryan Wines

4/14/20**By the court:** /s/ Joel D. Applebaum
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Travis Ryan Wines
Debtor

Case No. 20-30033-jda
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-4

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 11

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db
26341043 +Travis Ryan Wines, 6728 Maplebrook Ln, Flint, MI 48507-4192
++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth third bank, 5050 Kingsley drive, Cincinnati, OH 45263)
26341044 Kimball tirey and st john, 1202 Kettner blvd, 5th floor, San Diego, CA 92101-3338
26341046 National credit management, 10845 Olive blvd, ste 210, Saint Louis, MO 63141-7794
26341049 +Tracir financial services, po box 210, Reynoldsburg, OH 43068-0210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26341040 E-mail/Text: bks@coastalcreditllc.com Apr 15 2020 01:52:50 Coastal credit LLC,
10333 N Meridian ST, Suite 400, Indianapolis, IN 46290
26341041 +EDI: CONVERGENT.COM Apr 15 2020 05:33:00 Convergent outsourcing inc, 800 SW 39th st,
Renton, WA 98057-4927
26341042 E-mail/Text: collectionclerks@dortfcu.org Apr 15 2020 01:54:34 Dort federal credit union,
2845 Davison rd, Flint, MI 48506-3959
26341045 +E-mail/Text: bankruptcy@militarycredit.com Apr 15 2020 01:54:32 Military credit services,
1150 E little creek rd, Norfolk, VA 23518-3826
26341047 +EDI: NFCU.COM Apr 15 2020 05:33:00 Navy fcu, 820 Follin lane, Vienna, VA 22180-4907
26341050 +E-mail/Text: DMCCO.VBASPL@va.gov Apr 15 2020 01:54:42 VA debt management center,
1 federal drive, suite 4500, St Paul, MN 55111-4080

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26341048 ##+security credit services, 2653 West oxford loop, ste 108, Oxford, MS 38655-2929
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 14, 2020 at the address(es) listed below:

Jason M. Milstone on behalf of Creditor Consumers Energy Company
bankruptcyfilings@cmsenergy.com
Samuel D. Sweet ssweet@trusteesweet.us, jwill@trusteesweet.us;ss125@trustesolutions.net
TOTAL: 2